

Figure 3 again illustrates the system 10, shown previously in Figure 1.

A2 The recipient and provider mobile terminals 12 and 14 are again shown. And, the payment server 72 connected to the Internet backbone 66, is also again shown. In the implementation shown in Figure 3, a payment card 48 is insertable into the recipient mobile terminal to be received at the payment card receiving platform 46 (shown in Figure 1).

In the claims:

Please cancel claims 11, 12, 13, and 21-22, and substitute, for their counterparts, the following amended claims of claims 1, 2, 14, and 15:

A3 ~~Sub B3~~ 1. (Amended) Apparatus for a recipient mobile terminal for facilitating copying of content executable at a provider mobile terminal, thereafter to be executable at the recipient mobile terminal by a recipient-terminal user, execution of the content at the recipient mobile terminal at least selectably incurring a fee payable to a payee entity, the payee entity associated with a remotely-positioned payment account depository at which an electronic payment account is maintained, the recipient mobile terminal being a peer device of the provider mobile terminal, and positionable in a manner to permit communication connectivity therewith, said apparatus comprising:

a recipient-terminal downloading connector selectably operable to effectuate a communication link with the provider mobile terminal when the recipient mobile terminal and the provider mobile terminal are positioned in the manner permitting the communication

connectivity theretogether and selectably operable to effectuate a communication link with the remotely-positioned payment account depository;

a credit payment indicator for containing at least an indicia of creditworthiness of the recipient-terminal user; and

a downloading controller coupled to said payment indicator and to said downloading connector, said downloading controller for permitting said recipient-terminal downloading connector to effectuate the communication link with the provider terminal, thereby to download the content to the recipient mobile terminal if said payment indicator indicates the indicia of creditworthiness to be beyond at least a selected threshold, said downloading controller further, subsequent to downloading of the content to the recipient mobile terminal, for causing said recipient-terminal downloading connector to effectuate the communication link with the payment account depository to permit effectuation of debiting of the indicia of creditworthiness to the benefit of the payee entity and, upon debiting, to permit the execution of the content at the recipient mobile terminal.

2. (Amended) The apparatus of claim 1 wherein the provider mobile terminal comprises a provider-terminal downloading connector and wherein said recipient-terminal downloading terminal is engageable with the provider-terminal downloading connector.

Sub B1 14. (Amended) The apparatus of claim 1 wherein the content further has payment account depository indicia associated therewith, the payment account depository indicia indicating the location to which said recipient-terminal downloading connector is to effectuate the communication link.

Act 15. (Amended) A method for facilitating copying of a content, executable at a provider mobile terminal, to a recipient mobile terminal, thereafter to be executable at the recipient mobile terminal by a recipient mobile terminal user, execution of the content at the recipient mobile terminal at least selectably incurring a fee payable to a payee entity, the payee entity associated with a remotely-positioned payment account depository at which an electronic payment account is maintained, said method comprising:

positioning the provider mobile terminal and the recipient mobile terminal in a manner to permit a communication link to be formed therebetween;

forming the communication link between the recipient mobile terminal and the provider mobile terminal;

determining whether an indicia of creditworthiness, located at the recipient mobile terminal is beyond at least a selected threshold;

downloading the content to the recipient mobile terminal if the indicia of creditworthiness is determined, during said operation of determining, to be at least the selected threshold;

DOCKET NO.: NC27315
CLIENT/MATTER NO.: NOKI04-27315

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forming a communication link between the recipient mobile terminal and the
payment account depository;
debiting the indicia of creditworthiness for the content downloaded to the
recipient mobile terminal;
crediting the electronic payment account correspondingly; and
executing the content at the recipient mobile terminal.
